

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

<b>In Re:</b>	) <b>Bankruptcy No.</b> 17-21291 CMB
Richard A. Steigerwald, Sr. and	)
Patricia L. Steigerwald,	) <b>Chapter</b> 13
<b>Debtors,</b>	)
Richard A. Steigerwald, Sr. and	) <b>Hearing Date:</b> 05/08/19 @ 10:00 a.m.
Patricia L. Steigerwald,	)
<b>Movants,</b>	) <b>Response Due:</b> 04/22/19
<b>v.</b>	)
Carrington Mortgage Services, LLC,	)
<b>Respondent.</b>	) <b>Document No.</b> 92

**ORDER OF COURT ENTERED BY DEFAULT**

**AND NOW**, this 24th day of April, 2019, on motion of the Debtors, it is hereby **ORDERED** that the Loan Modification Agreement between Carrington Mortgage Services, LLC and the Debtors is approved with the following material terms:


- A. **New Principal Balance:** The new principal balance now owed with respect to the Loan shall be \$264,808.83 (the "New Principal Balance").
- B. **Interest Rate:** The Debtors promise to pay the New Principal Balance plus interest. From the Effective Date of this Agreement, interest will be charged on the unpaid New Principal Balance at an annual rate equal to 4.87500% for the life of Debtors' modified account.
- C. **Down Payment:** There is no down payment required for this modification.
- D. **New Monthly Payment:** The new **total** monthly payment amount will be \$1,644.41. The itemized breakdown of the total monthly payment is as follows:
  - i. Principal and Interest portion of payment = \$1,255.06.
  - ii. Tax and Insurance portion of payment = \$389.35.
- E. **Payment Term:** The first New Monthly Payment will be due on April 1, 2019, with all of the subsequent New Monthly Payments due on the first day of each month following this date and continuing until the maturity date on April 1, 2035.

A final balloon payment of the then-outstanding Interest Bearing Principal Balance, plus all accrued interest remaining unpaid, plus the Total Deferred Principal Balance (\$98,548.75), which is a total sum of approximately \$310,981.88, shall become due and payable on April 1, 2035, the maturity date.

**IT IS ORDERED**, that all other terms of the Loan Modification Agreement are approved;

**IT IS ORDERED**, that the executed Home Affordable Loan Modification Agreement is approved.

By the Court,

A handwritten signature in black ink, reading "Carlota M. Böhm". The signature is fluid and cursive, with the first name "Carlota" being more prominent than the last name "Böhm".

Carlota M. Böhm, Chief Judge <sup>dmk</sup>  
United States Bankruptcy Judge

FILED  
4/24/19 1:12 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Richard A. Steigerwald, Sr.  
Patricia L. Steigerwald  
Debtors

Case No. 17-21291-CMB  
Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0315-2

User: dsaw  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Apr 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 26, 2019.

db/jdb +Richard A. Steigerwald, Sr., Patricia L. Steigerwald, 6 Cheryl Drive,  
Coraopolis, PA 15108-3404

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 26, 2019

Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 24, 2019 at the address(es) listed below:

David Z. Valencik on behalf of Debtor Richard A. Steigerwald, Sr. dvalencik@c-vlaw.com,  
cvlaw.ecf.dvalencik@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-vlaw.com; mpeduto@c-vlaw.com  
David Z. Valencik on behalf of Joint Debtor Patricia L. Steigerwald dvalencik@c-vlaw.com,  
cvlaw.ecf.dvalencik@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-vlaw.com; mpeduto@c-vlaw.com  
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Donald R. Calaiaro on behalf of Joint Debtor Patricia L. Steigerwald dcalaiaro@c-vlaw.com,  
cvlaw.ecf.dcalaiaro@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-vlaw.com; mpeduto@c-vlaw.com  
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James Warmbrodt on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK  
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS 2005-06 bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Township of Robinson/Montour School District  
jhunt@grblaw.com, cnoroski@grblaw.com  
Kevin Scott Frankel on behalf of Creditor Carrington Mortgage Services, LLC, et al.  
pabk@logs.com  
Michael Kaminski on behalf of Plaintiff Richard A. Steigerwald, Sr. mkaminski@c-vlaw.com,  
jadam@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-vlaw.com; mpeduto@c-vlaw.com  
Michael Kaminski on behalf of Plaintiff Patricia L. Steigerwald mkaminski@c-vlaw.com,  
jadam@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-vlaw.com; mpeduto@c-vlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 13